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Case 07-11913 Doc 1 (Official Form 1) (04/07)	Filed 07/03/07 Document			7 Desc Main	
	tes Bankruptcy Co n District of Illinoi	ourt		Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle Soto, Angel O.	e):	Name of Joint Debt	or (Spouse) (Last, First,	Middle):	
· · · · · · · · · · · · · · · · · · ·		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
Last four digits of Soc. Sec. No./Complete EIN or other than one, state all): 8400	er Tax I.D. No. (if more	Last four digits of S than one, state all):	oc. Sec. No./Complete E	EIN or other Tax I.D. No. (if more	
Street Address of Debtor (No. & Street, City, State & 1911 North Lowell Avenue	Zip Code):	Street Address of Joint Debtor (No. & Street, City, State & Zip Code):		t, City, State & Zip Code):	
Chicago, IL	ZIPCODE 60639-4838			ZIPCODE	
County of Residence or of the Principal Place of Busin	iess:	County of Residence	e or of the Principal Plac	ee of Business:	
Mailing Address of Debtor (if different from street add	dress)	Mailing Address of	Joint Debtor (if differen	t from street address):	
[:	ZIPCODE			ZIPCODE	
Location of Principal Assets of Business Debtor (if dif	ferent from street address abo	ove):		<u> </u>	
				ZIPCODE	
Type of Debtor (Form of Organization) (Check one box.) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) Tax-Exem (Check one (Check one (Check one)) Railroad Stockbroker Commodity Broker Clearing Bank Other Tax-Exem (Check one (Check one (Check one (Check one)))		te as defined in 11 Chapter 7			
Till B (G) I I I	Internal Revenue Code)	,	hold purpose."		
Filing Fee (Check one box) ✓ Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable to i attach signed application for the court's consideration is unable to pay fee except in installments. Rule 100 3A.	individuals only). Must on certifying that the debtor	Chapter 11 Debtors: Check one box: Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000.			
Filing Fee waiver requested (Applicable to chapter 7 attach signed application for the court's consideration	Check all applicable boxes: A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).				
Statistical/Administrative Information Debtor estimates that funds will be available for dis Debtor estimates that, after any exempt property is no funds available for distribution to unsecured creating the Number of Creditors.	excluded and administrative			ACE IS FOR COURT USE ONLY	
49 99 199 999 5,000 ☑ □ □ □	5,001- 10,001- 25,00 10,000 25,000 50,00		Over 00,000		
	00,000 to				

Estimated Liabilities

\$0 to \$50,000

\$100,000 to \$1 million

□ \$1 million

\$100 million

 \square More than

\$100 million

\$50,000 to \$100,000

of the petition.

Case 07-11913 Doc 1 Filed 07/03/07 Official Form 1) (04/07) Document Voluntary Petition (This page must be completed and filed in every case)	Entered 07/03/07 16:21:27 Desc Main Page 3 of 30 FORM B1, Page Name of Debtor(s): Soto, Angel O.
Signa	tures
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X /s/ Angel O. Soto Signature of Debtor Angel O. Soto Signature of Joint Debtor Telephone Number (If not represented by attorney) July 1, 2007 Date	Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X Signature of Foreign Representative Date
Signature of Attorney X /s/ Timothy K. Liou Signature of Attorney for Debtor(s) Timothy K. Liou 06229724 Printed Name of Attorney for Debtor(s) Law Office Of Timothy K. Liou Firm Name Suite 361, 575 West Madison Street Address Chicago, IL 60661-2614 (312) 474-7000 Telephone Number July 1, 2007 Date	Signature of Non-Attorney Petition Preparer I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address
Signature of Debtor (Corporation/Partnership)	

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Ciono	ture of Authorized I	ndividual	
Signa	iture of Authorized I	narviduai	
Printe	ed Name of Authoriz	zed Individual	
	of Authorized Indivi	dual	

X	

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

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Official Form 1, Exhibit D (10/06)

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IN RE:		Case No
Soto, Angel O.		Chapter 7
	Debtor(s)	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by
the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in
performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by
the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in

performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through

the agency no later than 15 days after your bankruptcy case is filed.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Angel O.	Soto
•	

Date: July 1, 2007

Case 07-11913 Doc 1 Filed 07/03/07 Entered 07/03/07 16:21:27 Desc Main Document Page 5 of 30 UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

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using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by $\S 342(b)$ of the Bankruptcy Code.

Social Security number (If the bankruptcy

petition preparer is not an individual, state

Date

X		the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, partner whose Social Security number is provided above.	responsible person, or	
Certifica I (We), the debtor(s), affirm that I (we) have received and read	the of the Debtor this notice.	
Soto, Angel O.	X /s/ Angel O. Soto	7/01/2007
Printed Name(s) of Debtor(s)	Signature of Debtor	Date

Signature of Joint Debtor (if any)

Printed Name and title, if any, of Bankruptcy Petition Preparer

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Address:

Case No. (if known)

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IN	N RE:	Case No	
Sc	oto, Angel O.	Chapter 7	
		btor(s)	
	DISCLOSURE C	OF COMPENSATION OF ATTORNEY FOR DEBTOR	
1.		ale 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation p otcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) is collows:	
	For legal services, I have agreed to accept	\$	1,695.00
	Prior to the filing of this statement I have received	\$	1,695.00
	Balance Due	\$	0.00
2.	The source of the compensation paid to me was:	✓ Debtor ☐ Other (specify):	
3.	The source of compensation to be paid to me is:	Debtor Other (specify):	
4.	✓ I have not agreed to share the above-disclosed	compensation with any other person unless they are members and associates of my law firm.	
	I have agreed to share the above-disclosed comtogether with a list of the names of the people's	mpensation with a person or persons who are not members or associates of my law firm. A copy of sharing in the compensation, is attached.	of the agreement,
5.	In return for the above-disclosed fee, I have agreed to	to render legal service for all aspects of the bankruptcy case, including:	
	b. Preparation and filing of any petition, schedulec. Representation of the debtor at the meeting of of	d rendering advice to the debtor in determining whether to file a petition in bankruptcy; es, statement of affairs and plan which may be required; creditors and confirmation hearing, and any adjourned hearings thereof; eedings and other contested bankruptcy matters; rney Fee Agreement.	
6.	By agreement with the debtor(s), the above disclose Representation pursuant to Sec. 523 s		
		GENERAL THAN	
	I certify that the foregoing is a complete statement of a proceeding.	CERTIFICATION any agreement or arrangement for payment to me for representation of the debtor(s) in this bankrup	ptcy
	July 1, 2007	/s/ Timothy K. Liou	
-	Date	Signature of Attorney	

Law Office Of Timothy K. Liou

Name of Law Firm

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Case 07-11913 Doc 1 Official Form 6 - Summary (10/06)

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Northern District of Illinois

Desc Main

IN RE:		Case No.
Soto, Angel O.		Chapter 7
	Debtor(s)	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 325,000.00		
B - Personal Property	Yes	2	\$ 8,300.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 281,180.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 26,287.69	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 2,767.05
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,750.00
	TOTAL	13	\$ 333,300.00	\$ 307,467.69	

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Case 07-11913 Doc 1 Official Form 6 - Statistical Summary (10/06)

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Northern District of Illinois

IN RE:	Case No
Soto, Angel O.	Chapter 7
Debtor(s)	• •
STATISTICAL SUMMARY OF CERTA	AIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)
If you are an individual debtor whose debts are primaril 101(8)), filing a case under chapter 7, 11 or 13, you must	y consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § st report all information requested below.
Check this box if you are an individual debtor whos information here.	e debts are NOT primarily consumer debts. You are not required to report any

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 2,767.05
Average Expenses (from Schedule J, Line 18)	\$ 2,750.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C	
Line 20)	\$ 774.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 194,106.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 26,287.69
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 220,393.69

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IN RE Soto, Angel O.

Debtor(s)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Single family home commonly known as 1315 South Wisconsin Avenue, Berwyn, IL 60402-1254			SECURED CLAIM OR EXEMPTION 325,000.00	275,764.00
	TOTA	۸L	325,000.00	

(Report also on Summary of Schedules)

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IN RE Soto, Angel O.

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Case No.

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Debtor(s)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

				т —	Г
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTORS INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Х			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account held by La Salle Bank		2,000.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Miscellaneous depreciated household goods and furnishings		500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Necessary wearing apparel and shoes		200.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(3). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			

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_ Case No. __

IN RE Soto, Angel O.

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) in customer lists or similar compilations provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		1990 Ford F250 w/ 160k miles; poor condition 2006 Suzuki Katana 750 w/ 600 miles		400.00 5,200.00
26.	Boats, motors, and accessories.	x			
	Aircraft and accessories.	x			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			
		Ш	ТОТ		8,300.00

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Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds \$136,875.
(Check one box)	

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Checking account held by La Salle Bank	735 ILCS 5/12-1001(b)	2,000.00	2,000.00
Miscellaneous depreciated household goods and furnishings	735 ILCS 5/12-1001(b)	500.00	500.00
Necessary wearing apparel and shoes	735 ILCS 5/12-1001(a)	200.00	200.00
1990 Ford F250 w/ 160k miles; poor condition	735 ILCS 5/12-1001(b)	400.00	400.00
2006 Suzuki Katana 750 w/ 600 miles	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	2,400.00 1,100.00	5,200.00

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Case No.

IN RE Soto, Angel O.

Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 001200010000777982			Monthly payments for Debtor's motorcyle				7,900.00	2,700.00
G. E. Money Bank Box 960061 Rapid City, SD 57709-6153			VALUE \$ 5,200.00					
ACCOUNT NO. 9215262013962998			Mortgage Lien 9/06; Debtor surrendering				30,154.00	30,154.00
Tcf Banking And Savings 801 Marquette Ave Minneapolis, MN 55402							,	,
			VALUE \$ 325,000.00					
ACCOUNT NO. 7080148964323	Х		12/05; Mortgage on Debtor's single				243,126.00	161,252.00
Wells Fargo Home Mortg 3476 Stateview Blvd Fort Mill, SC 29715			family home					
			VALUE \$ 325,000.00					
ACCOUNT NO.			VALUE \$					
0 continuation sheets attached			(Total of th		tota		\$ 281,180.00	\$ 194,106.00
Commutation sheets attached		J)	Use only on last page of the completed Schedule D. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	als	Fota so o	al n al		\$ 194,106.00

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IN RE Soto, Angel O.

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Debtor(s)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). **Deposits by individuals** Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10). * Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment. • continuation sheets attached

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IN RE Soto, Angel O.

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY UNLIQUIDATED CONTINGENT CODEBTOR DISPUTED CREDITOR'S NAME, MAILING ADDRESS DATE CLAIM WAS INCURRED AND AMOUNT INCLUDING ZIP CODE, AND ACCOUNT NUMBER. CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE CLAIM (See Instructions Above.) ACCOUNT NO. 10060327041247676 Mortgage Lien 10/06; Debtor surrendering American General Finan 5124 N Harlem Ave Harwood Heights, IL 60706 1,337.00 Mortgage Lien 9/06; Debtor surrendering ACCOUNT NO. 9060327016516269 **American General Finan** 5124 N Harlem Ave Harwood Heights, IL 60706 1,147.00 **Breach of contract** ACCOUNT NO. Debtor to provide Bally Suite 300 12440 Imperial Highway Norwalk, CA 90650-8309 1,200.00 Revolving account opened 12/05 ACCOUNT NO. 6035320236344030 Citibank Usa Po Box 6003 Hagerstown, MD 21747 428.00 Subtotal 4,112.00 **2** continuation sheets attached (Total of this page) (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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IN RE Soto, Angel O.

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Debtor to provide			Truck rental service and damages				
Elite Truck Rental 265 N Western Ave Chicago, IL 60612			•				1,500.00
ACCOUNT NO. 603462311853			Revolving account opened 5/07				1,000.00
Gemb/funancing Po Box 981439 El Paso, TX 79998							400.00
ACCOUNT NO. 6035320236344030				\vdash			496.00
Home Depot Credit Card Billing Box 103072 Roswell, GA 30076							470.07
ACCOUNT NO.			Assignee or other notification for:				
Home Depot Credit Services Processing Center Des Moines, IA 50364-0500			Home Depot				
ACCOUNT NO. 5480-4200-2708-4209			Charge	_			
Laborer's Mastercard Statement Union Plus Credit Card Box 88000 Baltimore, MD 21288-0001							6,137.66
ACCOUNT NO.			Assignee or other notification for:	T			0,101.00
Hsbc Nv Po Box 19360 Portland, OR 97280			Laborer's Mastercard Statement				
ACCOUNT NO. 798202460003			Revolving account opened 2/07				
Lowes/mbga Po Box 103065 Roswell, GA 30076							
							77.00
Sheet no1 of2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of tl	Sub nis p			\$ 8,680.73
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$

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IN RE Soto, Angel O.

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 82024600037451			Charge	П		+	
Lowes/mbga Po Box 103065 Roswell, GA 30076			······g·				125.74
ACCOUNT NO. 16425716210			Utility service	H		\dashv	120.74
Nicor Gas Box 0416 Aurora, IL 60568-0001							4 070 04
ACCOUNT NO. 7714100344591789			Charge			\dashv	1,272.01
Sam's Club Box 530942 Atlanta, GA 30353-0942							500.00
ACCOUNT NO. 4071-1000-1247-0419			Charge				300.00
Wells Fargo Financial Bank P.O. Box 98751 Las Vegas, NV 89193							4 000 24
ACCOUNT NO. 407110001247			Revolving account opened 12/06			1	1,980.21
Wf Fin Bank Po Box 5943 Sioux Falls, SD 57117							4 649 99
ACCOUNT NO. 1200010000777982			Installment account opened 5/07	H		\dashv	1,618.00
Yamaha/gemb Po Box 6153 Rapid City, SD 57709							
ACCOUNT NO	┡			\vdash		\dashv	7,999.00
ACCOUNT NO.							
Sheet no. 2 of 2 continuation sheets attached to		1		Sub			12 404 0e
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	T als tatis	Tota o o tica	ป n ป	

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IN RE Soto, Angel O.

Debtor(s)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Case No.

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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IN RE Soto, Angel O.

Debtor(s)

SCHEDULE H - CODEBTORS

Case No.

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
etty Santiago 15 South Wisconsin Avenue erwyn, IL 60402-1254	Wells Fargo Home Mortg 3476 Stateview Blvd Fort Mill, SC 29715

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(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

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Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status		DEPENDENTS					
Single		RELATIONSHIP(S): Daughter				AGE(S): 3	
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation Name of Employer How long employed Address of Employer	1 months	83rd Street #NW					
INCOME: (Estima	ite of average of	r projected monthly income at time case filed)		DEBTOR		SPOUSE
	gross wages, sa	lary, and commissions (prorate if not paid mo		\$ \$	3,380.00		
3. SUBTOTAL				\$	3,380.00	\$	
4. LESS PAYROLIa. Payroll taxes atb. Insurancec. Union duesd. Other (specify)	nd Social Secur			\$ \$ \$	612.95	\$ \$ \$	
d. Other (speeny)				\$ ——		\$	
5. SUBTOTAL OI	F PAYROLL D	DEDUCTIONS		\$	612.95	\$	
6. TOTAL NET M	IONTHLY TA	KE HOME PAY		\$	2,767.05	\$	
8. Income from rea9. Interest and divident	l property lends	of business or profession or farm (attach detain or payments payable to the debtor for the debtor		\$ \$ \$		\$ \$ \$	
that of dependents land 11. Social Security	isted above			\$		\$	
				\$		\$	
12. Pension or retir				\$		\$	
13. Other monthly i				р		Φ	
				\$		\$	
				\$		\$	
				\$		\$	
14. SUBTOTAL C	F LINES 7 TH	IROUGH 13		\$		\$	
15. AVERAGE M	ONTHLY INC	COME (Add amounts shown on lines 6 and 14	4)	\$	2,767.05	\$	
		DNTHLY INCOME : (Combine column total tal reported on line 15)	ls from line 15;		\$	2,767.05	

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

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Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR	(S)	
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate quarterly, semi-annually, or annually to show monthly rate.	any payment	ts made biweekly
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	650.00
a. Are real estate taxes included? Yes No		
b. Is property insurance included? Yes No		
2. Utilities:	ф	225.00
a. Electricity and heating fuel b. Water and sewer	\$ \$	225.00
c. Telephone	\$ \$	75.00
d. Other Haircuts & Personal Hygeine	\$ —	75.00
d. Other	\$	10.00
3. Home maintenance (repairs and upkeep)	\$	
4. Food	\$	350.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	75.00
8. Transportation (not including car payments)	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's	¢	
b. Life	\$ \$	
c. Health	\$	
d. Auto	\$	300.00
e. Other	\$	
	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	
	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	
b. Other	— <u>\$</u> —	
14. Alimony, maintanance, and support paid to others	— ţ—	
14. Alimony, maintenance, and support paid to others15. Payments for support of additional dependents not living at your home	\$ \$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ ——	
17. Other Child Support	\$	650.00
The other state of the state of	\$	
	\$	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if		
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	2,750.00
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of	of this docu	iment:
None		
20. STATEMENT OF MONTHLY NET INCOME	Φ	2 767 05
a. Average monthly income from Line 15 of Schedule Ib. Average monthly expenses from Line 18 above	\$	2,767.05 2,750.00
c. Monthly net income (a. minus b.)	Ф \$	<u>2,730.00</u> 17.05
TO A LANGE AND THE PORT OF AND	Ψ	

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Debtor(s)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ______15 sheets (*total shown on summary page plus* 2), and that they are true and correct to the best of my knowledge, information, and belief.

Date: July 1, 2007	Signature: /s/ Angel O. Soto Angel O. Soto	Debtor
Date:	Signature:	
		(Joint Debtor, if any) [If joint case, both spouses must sign.]
DECLARATION AND	SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETIT	TION PREPARER (See 11 U.S.C. § 110)
compensation and have provided t and 342 (b); and, (3) if rules or g	y that: (1) I am a bankruptcy petition preparer as defined in the debtor with a copy of this document and the notices and information in the debtor based on the promulgated pursuant to 11 U.S.C. § 1100 we given the debtor notice of the maximum amount before prepared by that section.	rmation required under 11 U.S.C. §§ 110(b), 110(h), h) setting a maximum fee for services chargeable by
Printed or Typed Name and Title, if an	of Bankruntcy Petition Prenarer	Social Security No. (Required by 11 U.S.C. § 110.)
	r is not an individual, state the name, title (if any), address, a	
Address		
Signature of Bankruptcy Petition Prepa	rer	Date
Names and Social Security number is not an individual:	s of all other individuals who prepared or assisted in preparing the	nis document, unless the bankruptcy petition preparer
If more than one person prepared	his document, attach additional signed sheets conforming to the	e appropriate Official Form for each person.
A bankruptcy petition preparer's fimprisonment or both. 11 U.S.C.	ailure to comply with the provision of title 11 and the Federal F § 110; 18 U.S.C. § 156.	Rules of Bankruptcy Procedure may result in fines or
DECLARATION U	NDER PENALTY OF PERJURY ON BEHALF OF CO	RPORATION OR PARTNERSHIP
I, the	(the president or other office	er or an authorized agent of the corporation or a
member or an authorized agent (corporation or partnership) na schedules, consisting of knowledge, information, and be	of the partnership) of the med as debtor in this case, declare under penalty of perju sheets (total shown on summary page plus 1), and telief.	ary that I have read the foregoing summary and hat they are true and correct to the best of my
Date:	Signature:	

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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United States Bankruptcy Court

Northern District of Illinois

IN RE:		Case No.
Soto, Angel O.		Chapter 7
	Debtor(s)	•

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

0.00 2007: approx. \$.00;

2006: approx. \$20,000.00; and 2005: approx. \$28,000.00.

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None b. Debtor whose debts are not primarily consumer debts. List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

	Document Page 26 of 30	10.21.27 Desc Maii
11. Closed financial accounts	3	
None List all financial accounts and instruments held itransferred within one year immediately precedent certificates of deposit, or other instruments; shart brokerage houses and other financial institutions accounts or instruments held by or for either or be petition is not filed.)	ding the commencement of this case. Include cases and share accounts held in banks, credit unions. (Married debtors filing under chapter 12 or	hecking, savings, or other financial accounts, ns, pension funds, cooperatives, associations, apter 13 must include information concerning
NAME AND ADDRESS OF INSTITUTION Tcf Bank 800 Burr Ridge Parkway Burr Ridge, IL 60521	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE Checking account	AMOUNT AND DATE OF SALE OR CLOSING 06/2007
12. Safe deposit boxes		
None List each safe deposit or other box or depository preceding the commencement of this case. (Marr both spouses whether or not a joint petition is fill	ied debtors filing under chapter 12 or chapter 13	must include boxes or depositories of either or
13. Setoffs		
None List all setoffs made by any creditor, including a b	bank, against a debt or deposit of the debtor withi	n 90 days preceding the commencement of this

14. Property held for another person

None List all property owned by another person that the debtor holds or controls. $\boxed{\checkmark}$

petition is filed, unless the spouses are separated and a joint petition is not filed.)

15. Prior address of debtor

None If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana,

Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

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18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

 \checkmark

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: July 1, 2007	Signature /s/ Angel O. Soto	
	of Debtor	Angel O. Soto
Date:	Signature	
	of Joint Debtor	
	(if any)	
	O continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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IN RE:			Case No					
Soto, Angel O.			Chapter 7					
	Deb	tor(s)		_				
	CHAPTER 7 IND	IVIDUAL DEBTOR'S S	STATEMENT (F INTEN	TION			
I have filed a sc	hedule of assets and liabilities v hedule of executory contracts a ne following with respect to the	nd unexpired leases which inclu	ides personal proper	ty subject to a		ed lease.		
Description of Secured Prop	perty	Creditor's Name		Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	
Single family ho	tana 750 w/ 600 miles ome commonly known as 1 ome commonly known as 1		s	✓ ✓			<i>✓</i>	
Description of Leased Prope	nty	Lessor's Name					Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)	
07/01/2007	/s/ Angel O. Soto		_				0 1	
Date	Angel O. Soto	Deb	or		Join	nt Debtor (i	f applicable)	
I declare under pe compensation and and 342 (b); and, (bankruptcy petition	enalty of perjury that: (1) I am have provided the debtor with a (3) if rules or guidelines have be a preparers, I have given the debebtor, as required by that section	a bankruptcy petition prepared copy of this document and the een promulgated pursuant to 11 tor notice of the maximum amou	as defined in 11 Unotices and informat U.S.C. § 110(h) se	I.S.C. § 110; ion required utting a maxin	(2) I prepunder 11 Unum fee for	pared this d .S.C. §§ 110 r services ch	ocument for 0(b), 110(h), nargeable by	
If the bankruptcy p	ne and Title, if any, of Bankruptcy Poetition preparer is not an india, or partner who signs the docu	vidual, state the name, title (if		Social Security social security	_	-		
Address								
Signature of Bankrup	tcy Petition Preparer			Date				
Names and Social S	Security numbers of all other ind	ividuals who prepared or assists	d in proporing this d	ocument unla	see the bent	zruntov notil	ion proporer	

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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IN RE:		Case No.
Soto, Angel O.		Chapter 7
	Debtor(s)	• •
	VERIFICATION OF CRED	OITOR MATRIX
		Number of Creditors19
The above-named Debtor(s)	hereby verifies that the list of creditors	is true and correct to the best of my (our) knowledge.
Date: July 1, 2007	/s/ Angel O. Soto	
	Debtor	
	Joint Debtor	

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Soto, Angel O. 1911 North Lowell Avenue Chicago, IL 60639-4838 Document Page 30 of 30 Home Depot Credit Services Processing Center Des Moines, IA 50364-0500

Yamaha/gemb Po Box 6153 Rapid City, SD 57709

Law Office Of Timothy K. Liou Suite 361, 575 West Madison Street Chicago, IL 60661-2614 Hsbc Nv Po Box 19360 Portland, OR 97280

American General Finan 5124 N Harlem Ave Harwood Heights, IL 60706 Laborer's Mastercard Statement Union Plus Credit Card Box 88000 Baltimore, MD 21288-0001

Bally Suite 300 12440 Imperial Highway Norwalk, CA 90650-8309 Lowes/mbga Po Box 103065 Roswell, GA 30076

Betty Santiago 1315 South Wisconsin Avenue Berwyn, IL 60402-1254 Nicor Gas Box 0416 Aurora, IL 60568-0001

Citibank Usa Po Box 6003 Hagerstown, MD 21747 Sam's Club Box 530942 Atlanta, GA 30353-0942

Elite Truck Rental 265 N Western Ave Chicago, IL 60612 Tcf Banking And Savings 801 Marquette Ave Minneapolis, MN 55402

G. E. Money Bank Box 960061 Rapid City, SD 57709-6153

Wells Fargo Financial Bank P.O. Box 98751 Las Vegas, NV 89193

Gemb/funancing Po Box 981439 El Paso, TX 79998 Wells Fargo Home Mortg 3476 Stateview Blvd Fort Mill, SC 29715

Home Depot Credit Card Billing Box 103072 Roswell, GA 30076 Wf Fin Bank Po Box 5943 Sioux Falls, SD 57117